

Overview

- We are here today to discuss the release of new (preliminary) flood hazard maps for the City of Maricopa.
- This is a **significant accomplishment** as it marks the first time in four (4) of years that a comprehensive re-examination of Maricopa's flood zones has been conducted.
- What is the **outcome of this multi-year process**? Up-to-date, reliable, Internet-accessible data that will increase our safety and help all residents and businesses in Maricopa to know their flood risk and be prepared to make the financial decisions necessary to protect themselves and their property.
- **Why do we have new maps**? The existing maps are out of date and do not reflect current flood risks or areas of recent growth.
- **Why Maricopa?** Flooding is a frequent and costly natural disaster in Maricopa and the surrounding areas. Local officials sought out this opportunity and have worked in collaboration with the Federal Emergency Management Agency and several public and private partners. This includes representatives from the development industries, as well as groups of engineers, builders, insurance companies, and citizens. The strength of these partnerships will be key to helping everyone understand what the new maps mean and how to respond to them.

About the Flood Map Modernization Effort

- **Nationwide effort** - A multi-year plan to update aging maps in communities across the country; part of FEMA's vision for a "nation prepared."
- **New digital mapping technologies produce more detailed and reliable data on county flood hazards** - the new maps will be available via the Internet for review by property owners to assess their individual flood risk.

About the National Flood Insurance Program (NFIP)

- Established by Congress in 1968
- Identifies and maps flood-prone communities
- Requires that communities adopt and enforce floodplain management regulations
- Provides Flood Insurance
- Insurance is available through insurance agents and participating NFIP insurance companies
- 4.8 million policyholders nationwide
- Over 20,000 participating communities nationwide

The Changing Local Flood Risks

- Water flow and drainage patterns have changed due to erosion, land-use, and natural forces.
- The City of Maricopa's existing flood maps are up to four (4) years old and do not reflect recent growth or changes in drainage and run-off patterns.
- The Winter Storm of 2010 demonstrated the need for new maps as more flooded properties were in areas designated as having a low or moderate flood risk and the intensity of the storm was considered to be only a 50-year storm.

Benefits of Map Modernization

- **Flooding can be dangerous and costly.** Accurate maps will ensure the health, safety and welfare of individuals *and* property.
- **Improved data allows for more informed decisions** by key stakeholders in Maricopa such as:
 - Builders, Developers, Surveyors, Engineers
 - Community officials
 - Real Estate Agents, Lenders
 - Insurance Agents and companies
 - Business Owners
 - Home Owners and Renters
 - For example, builders and developers can use the updated map data to determine where and how to build structures more safely and protect them from flood damage. Real estate agents will be better equipped to inform clients of any factors that may affect the property and make them aware of any upcoming changes in flood risk status and flood insurance requirements.

Map Change Implications

- The map modernization process will change 5 of 6 of Maricopa's map panels.
- **Map Modernization may affect flood insurance requirements for some properties.** Owners of properties mapped into a high-risk area may be required to carry flood insurance as a part of their mortgage agreement. For property owners changing from a high-risk flood area to a low- or moderate-risk area, insurance is optional, but the risk for flooding has only been **reduced, *not removed***. Twenty to 25 percent of all flood claims occur in low and moderate flood-risk areas.
- **There are money-saving insurance options available.** Insurance costs may rise for those whose flood designation increases from low or moderate to high risk. However, property owners may be able to save money by purchasing insurance prior to final map adoption - a process known as "grandfathering." For those moving from a high-risk to low or moderate risk area, an existing flood insurance policy may be able to be converted to a lower-cost Preferred Risk Policy (known as "conversion").

Tips for Property Owners

- Everyone is at risk of flooding. Even if your property remains in a low- or moderate-risk area or moves to a low-or moderate-risk area, you should take steps to protect your property. In these areas, the risk is reduced, but *not removed*.
- Know and understand your flood risk. Visit the Maricopa website at www.maricopa-az.gov to learn specific information about possible changes to your property.
- Contact your insurance agent to learn about your flood insurance options.

Key Milestones in the Map Modernization Process

- Official release of preliminary maps- Winter 2010
- Maps Adopted - Winter 2012

Where To Go for More Information

- City of Maricopa Web site: To learn more about the preliminary maps, see what areas of the Maricopa will change, learn what the insurance options are, and find out about upcoming meetings and information sessions, visit www.maricopa-az.gov
- Kelli Kurtz: For general information about the upcoming map changes, call 520/316.6951.
- www.FloodSmart.gov: This Web site provides information about the National Flood Insurance Program, how to purchase a flood insurance policy, and how to find a flood insurance agent in the area.